PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Col	mplete if Known
Application Number	10/735,749
Filing Date	December 16, 2003
First Named Inventor	MONTELEONE, Leonard C.
Art Unit	3612
Examiner Name	
Attomov Docket Number	32745,2004

			U. S. PATENT	DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ^{2 (F known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/J.S./		^{US-} 5,563,783	10-08-1996	Stolfo et al.	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		^{US-} 6,233,566	05-15-2001	Levine et al.	
		^{US-} 2003/0018558	12-23-2003	Heffner et al.	
		^{US-} 2003/0018563	01-23-2003	Kilgour et al.	
		^{US-} 2003/0074306	04-17-2003	Rios et al.	
1/		^{US-} 2003/0105697	06-06-2003	Griffin et al.	
V		US- 2003/0110045	06-12-2003	Kehrli et al.	
/J.S./		^{US-} 6,263,321	07-17-2001	Daugherty	
111.53.1		US-			
		US-			
		US-			
		US-		· .	
		US-			
		US-			
·		US-			
		US			·

		FORE	IGN PATENT DOCU	MENTS		
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)	'MM-DD-YYYY		Or Relevant Figures Appear	T ⁶
	ļ					┡
	ļ					L

_				
Examiner Signature	/John Scarito/	Date Considered	09/12/2007	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation in not in conformance and not considered. Include copy of this form with next communication to applicant. 'Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PTO/SB/08B (08-03) Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number. THABBERITUTE for form 1449/PTO Complete if Known **Application Number** 10/735,749 **Filing Date** INFORMATION DISCLOSURE December 16, 2003 STATEMENT BY APPLICANT **First Named Inventor** MONTELEONE, Leonard C. Art Unit 3612 (Use as many sheets as necessary) **Examiner Name** Attorney Docket Number Sheet 32715-2001 2

Examiner Initials*	Cite No.1	NON PATENT LITERATURE DOCUMENTS Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue	T ²
		number(s), publisher, city and/or country where published.	<u>'</u>
/J.S./		"Buy-In Procedures for Mortgage-Backed Securities", The Bond Market Association, October 1994	
-			
Examiner		/John Scarito/ Date 09/12/2007	

John Scarito/ 09/12/2007 Signature Considered

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PTO/SB/08A (08-03)
Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE no persons are required to respond to a collection of information unless it contains a valid OMB control number.

MARRIE Substitute for form

Sheet 1

DEC 0 2 2005

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

, (Use as many sheets as necessary)

Complete if Known Application Number 10/735.749 Filing Date December 16, 2003 First Named Inventor MONTELEONE, Leonard C. Art Unit SOUGH, HYUNG SUB **Examiner Name** 32715-2001 Attorney Docket Number

Cuamina.	Cito	Desument Number	Publication Date	DOCUMENTS Name of Patentee or	Pages, Columns, Lines, Where	
Examiner nitials*	Cite No.	Document Number Number-Kind Code ^{2 (* known)}	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear	
/J.S./	1	^{US-} 2002/0095369	07-18-2002	Kaplan et al.		
1	2	US- 2003/0233307	12-18-2003	Salvadori et al.		
	3	US- 2004/0030638	02-21-2004	Dwin		
	4	US- 2004/0128149	07-01-2004	Kemper et al.		
	5	US- 2004/0128227	07-01-2004	Whipple et al.		
	6	US- 2004/0128229	07-01-2004	Raines et al.		
	7	US- 2004/0128230	07-01-2004	Oppenheimer et al.		
	8	US- 2004/0128235	07-01-2004	Kemper et al.		
	9	US- 2004/0153384	08-05-2004	Whipple et al.		
	10	US- 2004/0215553	10-28-2004	Gang et al.		
	11	US- 2004/0215554	10-28-2004	Kemper et al.		
	12	US- 2004/0215555	10-28-2004	Kemper et al.		
	13	US- 2004/0220873	11-04-2004	Nolan, ill et al.		
	14	US- 2004/0220874	11-04-2004	Singh et al.		
	15	US- 2004/0225584	11-11-2004	Quinn et al.	·	
	16	US- 2004/0225594	11-11-2004	Nolan, III et al.		
1/	17	US- 2004/0225595	11-11-2004	Nolan, III		
Α-	18	US- 2004/0225596	11-11-2004	Kemper et al.		
/J.S./	19	US- 2004/0225597	11-11-2004	Oppenheimer et al.		

		FOREI	GN PATENT DOC	JMENTS		
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)	MM-DD-YYYY		Or Relevant Figures Appear	T°
/J.S./	20	WO 01/48668	07-05-2001	XBOND Corporation		
						<u> </u>

Examiner	41	Date	00/40/0007
Signature	/John Scarito/	Considered	09/12/2007

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WiPO Standard ST.3). * For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. *Skind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. *Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the Individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Approved for use through 07/31/2006. OMB 0551-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

Sheet 2

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known **Application Number** 10/735,749 Filing Date December 16, 2003 First Named Inventor MONTELEONE, Leonard C. Art Unit **Examiner Name** SOUGH, HYUNG SUB **Attorney Docket Number** 32715-2001

Examiner	Cite No.1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or	Pages, Columns, Lines, Where	
		Number-Kind Code ^{2 (f known)}	MM-DD-TTTT	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear	
/J.S./	21	^{US-} 6,778,968	08-17-2004	Gulati		
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
 		US-				
		US-				
-	-	US-				
· · · · · ·		US-				
		J.B.		 	<u> </u>	

		FORE	IGN PATENT DOCU	MENTS		
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	_ ₽8
		Country Code ³ "Number ⁴ "Kind Code ⁵ (if known)	MM-DD-YYYY		Or Relevant Figures Appear	
						_
						┡
						┡
	ļ					╁╼
						┡
	<u> </u>			<u> </u>	<u> </u>	<u> </u>

Date Examiner /John Scarito/ 09/12/2007 Considered Signature

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PTO/SB/08B (08-03)

Approved for use through 07/31/2006, OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

	te for form 1449/PTO				Complete if Known
Oubsula				Application Number	10/735,749
INF	ORMATION	DIS	CLOSURE	Filing Date	December 16, 2003
STA	TEMENT E	BY A	PPLICANT	First Named Inventor	MONTELEONE, Leonard C.
	(Use as many she	ate ae e	200055254	Art Unit	3628
	(USE as many sne	612 82 1	iecessary)	Examiner Name	SOUGH, HYUNG SUB
Sheet	3	of	3	Attorney Docket Number	32715-2001

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/J.S./	22	FOOTE et al., "APL2 Analysis and Design of Mortgage-Backed Securities", ACM SIGAPL APL Quote Quad, July 1990, Volume 20, Issue 4, New York, NY (8 pp.)	
/J.S./	23	"About the ABS Database" from ASSET-BACKED ALERT, accessed 01/03/05 at http://www.abalert.com/NewPages/Index.cfm?Article_ID=41086 (4 pp.)	
/J.S./	24	"Reconfirmation and Pricing Service (RECAPS) User Guide", The Depository Trust & Clearing Corporation, 2004, New York, NY (56 pp.)	

Examiner Signature	/John Scarito/	Date Considered	09/12/2007

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: